#### (12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

### (19) World Intellectual Property Organization

International Bureau



## - 1 COLOS BULLOOS DE COLOS BORNE BORNE BORNE DE LA LICE BORNE BORNE BORNE BORNE BORNE BORNE BORNE BORNE BORNE

(43) International Publication Date 14 October 2004 (14.10.2004)

PCT

# (10) International Publication Number WO 2004/088560 A1

(51) International Patent Classification7:

(21) International Application Number:

PCT/NZ2004/000065

G06F 17/60

(22) International Filing Date:

2 April 2004 (02.04.2004)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data: 525159

2 April 2003 (02.04.2003) NZ

(71) Applicant (for all designated States except US): F-TECH-NOLOGIES LTD. [NZ/NZ]; PO Box 5388, Mt Maunganui (NZ).

(72) Inventor; and

- (75) Inventor/Applicant (for US only): KEANEY, Michael, William [NZ/NZ]; 43 Longview Drive, Papamoa, Tauranga (NZ).
- (74) Agent: SCHUCH, Ernest, Robert; Schuch & Company, P.O. Box 10 615, Level 5, 22 The Terrace, Wellington (NZ).

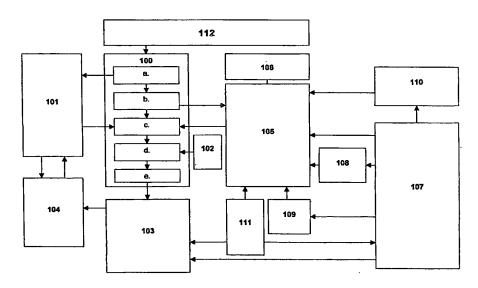
- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.
- (84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

### Published:

- with international search report

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: METHODS AND SYSTEMS FOR THE MANAGEMENT OF INSURANCE CLAIMS AND PROPERTY



(57) Abstract: This invention relates to the management of insurance claims, the processing steps broadly including the steps of obtaining information on a claim, including items of property relating to said claim, such information forming a claim datafile; selecting items of property being claimed by consulting a property register configured and arranged to store items of property owned by the person or entity making a claim; obtaining information to establish a replacement value for each of the items of property relating to the claim; and selecting a method of settlement of the claim and calculating the replacement values for each of the items of property to determine a settlement value.

